
Exhibit “N”

From: Gina Bennett
To: Kilka, James;
cc: Mabel Goonan; Brian Bennett - NY;
Subject: RE: Experian - ADVANTA Trade Reporting
Date: Thursday, November 04, 2010 10:35:15 AM

James,
The owner of the Advanta accounts is Vion Holdings II LLC.
Thanks,
Gina

CardWorks

GinaMarie G Bennett
PH: (516) 576-0404 x2820
FX: (516)576-1064

From: Kilka, James [REDACTED]
Sent: Monday, November 01, 2010 1:50 PM
To: Gina Bennett
Cc: Mabel Goonan; Brian Bennett - NY
Subject: RE: Experian - ADVANTA Trade Reporting

Gina,

I am engaged with the membership area trying to ensure that you guys get the access to the accounts that you need to and one question that came up is who is the current owner of the ADVANTA accounts?

You mentioned a "Trust"...do we have a contact at whomever that truly is?

James

From: Kilka, James
Sent: Friday, October 29, 2010 12:07 PM
To: Gina Bennett
Cc: Mabel Goonan; Brian Bennett - NY
Subject: RE: Experian - ADVANTA Trade Reporting

Gina,

I will confirm the name change. The one issue that I need to work thru really brings us full circle, is to get you access to the subcode so you can handle disputes

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and have access to Bullseye to view the trades you are servicing. Are these trades still going to be updated by someone on an ongoing basis? Is the Advanta trust going to be the ones to handle reporting? It seems that you will act as an agent, a servicing agent. That ties us back to the form that I provided to Maria at the beginning of this all.

I am going to see how far the letter from the FDIC will get me and I will get back to you. In the meantime, if you can answer any of the questions above, that would be great.

Regards,
James

From: Gina Bennett [mailto:Gina.Bennett@cardworks.com]
Sent: Friday, October 29, 2010 10:58 AM
To: Kilka, James
Cc: Mabel Goonan; Brian Bennett - NY
Subject: RE: Experian - ADVANTA Trade Reporting

James,
We want the subscriber code to remain in the Advanta company ID.
CardWorks does not own the accounts, they are owned by an Advanta trust.
All we need is to change the trade line to Advanta Credit Cards with the
address and contact info given below. I believe that is what Lin did. Can you
confirm on the original Advanta subcode 1435480?
Thank you,
Gina

CardWorks

GinaMarie G Bennett
PH: (516) 576-0404 x2820
FX: (516) 576-1064

From: Kilka, James [REDACTED]
Sent: Thursday, October 28, 2010 9:32 AM
To: Gina Bennett
Subject: RE: Experian - ADVANTA Trade Reporting

Gina,

The subcode you provided is still under ADVANTA's company ID. I called Lin to see

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